

**Information to identify the case:**

Debtor 1	<b>Samantha Melissa Gardiner</b>	Social Security number or ITIN	<b>xxx-xx-1219</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>Eastern District of Virginia</b>	Date case filed in chapter	<b>13 August 21, 2015</b>
Case number:	<b>15-72857-FJS</b>	Date case converted to chapter	<b>7 May 12, 2016</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Samantha Melissa Gardiner	
2. All other names used in the last 8 years		
3. Address	4462 John Jay Lane Virginia Beach, VA 23462	
4. Debtor's attorney Name and address	Christian D'Angelo DeGuzman America Law Group, Inc. JANAF Office Building 5900 E. Virginia Beach Blvd. Suite 507 Norfolk, VA 23502	Contact phone (757) 333-7336 Email: <a href="mailto:cdd147@gmail.com">cdd147@gmail.com</a>
5. Bankruptcy trustee Name and address	Clara P. Swanson 708 Thimble Shoals Boulevard, Suite 1 Newport News, VA 23606	Contact phone (757) 873-0470 Email: <a href="mailto:clara.swanson@verizon.net">clara.swanson@verizon.net</a>

For more information, see page 2 &gt;

Debtor **Samantha Melissa Gardiner**

Case number **15-72857-FJS**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .  <b>McVCIS 24-hour case information:</b> Toll Free 1-866-222-8029	600 Granby St., Room 400 Norfolk, VA 23510  Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.  Contact phone 757-222-7500	<b>For the Court:</b>  Clerk of the Bankruptcy Court: William C. Redden  Date: May 13, 2016
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>June 16, 2016 at 03:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Office of the U.S. Trustee, 200 Granby Street, Room 120, Norfolk, VA 23510</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	<b>Filing deadline: August 15, 2016</b>  <b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors	
<b>11. Creditors with a foreign address</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.  If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
<b>13. Local Rule Dismissal Warning</b>	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
<b>14. Manner of Payment of Fees</b>	<b>Newport News:</b> non-debtor's check, money order, cashier's check or any authorized non-debtor's credit card; cash is NOT accepted at Newport News location. <b>Norfolk:</b> same as above; however, effective December 16, 2013, cash is accepted – ONLY in the exact amount due for payment of fees and services.
<i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://ebn.uscourts.gov">http://ebn.uscourts.gov</a> or call, toll free: 877-837-3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i>	
<b>ATTENTION DEBTORS:</b> Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.	

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Samantha Melissa Gardiner  
 Debtor

Case No. 15-72857-FJS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-8

User: griffin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 40

Date Rcvd: May 13, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2016.

db +Samantha Melissa Gardiner, 4462 John Jay Lane, Virginia Beach, VA 23462-2349  
 aty +David A. Greer, Law Offices of David A. Greer PLC, 500 East Main Street Ste 1200,  
 Norfolk, VA 23510-2204  
 cr Tonya Fleming, c/o Law Offices of David A. Greer, Norfolk, Va 23510  
 13023506 +ACS/US Bank, 501 Bleecker Street, Utica, NY 13501-2401  
 13112331 +Asset Recovery Associates, PLLC, 5350 Kempsriver Drive, Suite 111,  
 Virginia Beach, VA 23464-5370  
 13023508 +Becker Professional Education, 3005 Highland Pkwy., Downers Grove, IL 60515-5798  
 13023510 CBE Group, PO Box 2635, Waterloo, IA 50704-2635  
 13180351 +Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 13088491 +Grand Furniture, 1305 Baker Road, Virginia Beach, VA 23455-3317  
 13023516 +Kristina Viamante, 5032 Kemps Lake Drive, Virginia Beach, VA 23462-4388  
 13127199 +Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 13023517 +Property Management Prof, LLC, c/o Remax Allegiance, 4000 Virginia Beach Blvd., #164,  
 Virginia Beach, VA 23452-1743  
 13023519 +Slomin's Security, 125 Lauman Lane, Hicksville, NY 11801-6539  
 13023520 +Sterliling Church St. Furniture, c/o Craig L. Stein, President, 1305 Baker Road,  
 Virginia Beach, VA 23455-3317  
 13184999 +Tonya Fleming, c/o Jamie Lancaster RE/MAX, 828 Greenbrier Parkway,  
 Chesapeake, Virginia 23320-3684  
 13183159 +Tonya Fleming, c/o David A. Greer, 500 East Main Street, Suite 1225,  
 Norfolk, VA 23510-2274  
 13062955 +U. S. Bank On behalf of MHEAC d/b/a ASA, c/o Keith Coburn, MHEAC d/b/a ASA,  
 100 Cambridge Street, Suite 1600, Boston, MA 02114-2518  
 13023525 +United Consumer Fin. Svcs., 865 Bassett Road, Westlake, OH 44145-1194

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: cddl47@gmail.com May 14 2016 01:41:57 Christian D'Angelo DeGuzman,  
 America Law Group, Inc., JANAF Office Building, 5900 E. Virginia Beach Blvd., Suite 507,  
 Norfolk, VA 23502  
 aty +EDI: BASSASSOC.COM May 14 2016 01:33:00 Patti H. Bass, Bass & Associates, P.C.,  
 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083  
 tr +EDI: BCPSWANSON.COM May 14 2016 01:33:00 Clara P. Swanson,  
 708 Thimble Shoals Boulevard, Suite 1, Newport News, VA 23606-4547  
 cr +EDI: BASSASSOC.COM May 14 2016 01:33:00 United Consumer Financial Serv,  
 Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083  
 13023507 +EDI: APPLIEDBANK.COM May 14 2016 01:33:00 Applied Card Bank, Attention: Bankruptcy,  
 PO Box 17125, Wilmington, DE 19850-7125  
 13023509 +EDI: CAPITALONE.COM May 14 2016 01:33:00 Capital One, Attn: Bankruptcy, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 13088092 +EDI: CAPITALONE.COM May 14 2016 01:33:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 13023511 +EDI: WFNNB.COM May 14 2016 01:33:00 Comenity Bank/Express, Attn: Bankruptcy,  
 P.O. Box 182686, Columbus, OH 43218-2686  
 13023512 +EDI: WFNNB.COM May 14 2016 01:33:00 Comenity Bank/NY & Co., Attention: Bankruptcy,  
 P.O. Box 182125, Columbus, OH 43218-2125  
 13023513 +EDI: WFNNB.COM May 14 2016 01:33:00 Comenity Bank/Victoria's Secret, PO Box 182789,  
 Columbus, OH 43218-2789  
 13023514 +EDI: RCSFNBMARIN.COM May 14 2016 01:33:00 Credit One Bank, PO Box 98873,  
 Las Vegas, NV 89193-8873  
 13023515 +EDI: TSYS2.COM May 14 2016 01:33:00 DSNB Macys, 9111 Duke Blvd., Mason, OH 45040-8999  
 13091657 +EDI: RESURGENT.COM May 14 2016 01:33:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 13090392 +EDI: Q3G.COM May 14 2016 01:33:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 13091572 +EDI: Q3G.COM May 14 2016 01:33:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 13023518 +EDI: DRIV.COM May 14 2016 01:33:00 Santander Consumer USA, PO Box 961245,  
 Ft Worth, TX 76161-0244  
 13023521 +EDI: RMSC.COM May 14 2016 01:33:00 Synchrony Bank/ Old Navy, Attention: GEMB,  
 PO Box 103104, Roswell, GA 30076-9104  
 13023522 +EDI: RMSC.COM May 14 2016 01:33:00 Synchrony Bank/Banana Republic, Attn: Bankruptcy,  
 PO Box 103104, Roswell, GA 30076-9104  
 13023523 +EDI: RMSC.COM May 14 2016 01:33:00 Synchrony Bank/Care Credit, Attn: bankruptcy,  
 PO Box 103104, Roswell, GA 30076-9104  
 13023524 +EDI: RMSC.COM May 14 2016 01:33:00 Synchrony Bank/JCPenney, Attention: Bankruptcy,  
 PO Box 103104, Roswell, GA 30076-9104  
 13046144 +EDI: BASSASSOC.COM May 14 2016 01:33:00 United Consumer Financial Serv,  
 Bass & Associates, P.C., 3936 E. Ft. Lowell Suite 200, Tucson, AZ 85712-1083  
 13023526 +E-mail/Text: External.Collections@phoenix.edu May 14 2016 01:43:12 University of Phoenix,  
 4615 E. Elwood Street, 3rd Floor, Phoenix, AZ 85040-1908

District/off: 0422-8

User: griffin  
Form ID: 309A

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Total Noticed: 40

Date Rcvd: May 13, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 15, 2016

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2016 at the address(es) listed below:

Christian D'Angelo DeGuzman on behalf of Debtor Samantha Melissa Gardiner cddl47@gmail.com,  
thedeptlawgroupmail@gmail.com;DLGHearings@gmail.com  
Clara P. Swanson clara.swanson@verizon.net, clarapswanson@yahoo.com;val0@ecfcbis.com  
David A. Greer on behalf of Creditor Tonya Fleming dgreer@davidgreerlaw.com,  
ecf@davidgreerlaw.com  
Patti H. Bass on behalf of Creditor United Consumer Financial Serv ecf@bass-associates.com  
TOTAL: 4